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IN THE MATTER OF:

Millie Z Gomez fka Milagros Z Gomez

DEBTOR(S),

Arnaldo D Arce

CO-DEBTOR

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

> CHAPTER 13 CASE NO. 19-10834 SLM

STATEMENT AS TO WHY NO BRIEF IS NECESSARY IN ACCORDANCE WITH "LOCAL RULES OF BANKRUPTCY PRACTICE" RULE 3(C)

The within Notice of Motion requests relief from the automatic stay on the grounds, as set forth on the accompanying Certification, that the debtor(s) and co-debtor(s) have failed to maintain their monthly mortgage payments to the Secured Creditor.

As the facts the secured creditor relies upon, as set forth on the accompanying certification, and the basis for relief from the automatic stay, do not present complicated questions of fact or unique questions of law, it is hereby submitted that no brief is necessary in the Court's consideration of the within Motion.

DATED: May 01, 2023

/s/Denise Carlon

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